



RRSP

Contribution Limits

Tax Year	Limit	Prior Year Earned Income Required
2020	\$27,230	\$151,278
2019	\$26,500	\$147,222
2018	\$26,230	\$145,722
2017	\$26,010	\$144,500
2016	\$25,370	\$140,944
2015	\$24,930	\$138,500
2014	\$24,270	\$134,833
2013	\$23,820	\$132,333



TFSA

Contribution Limits

Tax Year	Limit	Cumulative Limit
2020	\$6,000	\$69,500
2019	\$6,000	\$63,500
2018	\$5,500	\$57,500
2017	\$5,500	\$52,000
2016	\$5,500	\$46,500
2015	\$10,000	\$41,000
2014	\$5,500	\$31,000
2013	\$5,500	\$25,500



TAX RATES

AB & Federal Combined

2020 Taxable Income	Canadian Dividends			
	Other Income	Capital Gains	Eligible	Non-Eligible
First \$48,535	25.00%	12.50%	-0.03%	15.86%
\$48,535 to \$97,069	30.50%	15.25%	7.56%	22.18%
\$97,069 to \$131,220	36.00%	18.00%	15.15%	28.51%
\$131,220 to \$150,473	38.00%	19.00%	17.91%	30.81%
\$150,473 to \$157,464	41.00%	20.50%	22.05%	34.26%
\$157,464 to \$209,952	42.00%	21.00%	23.43%	35.41%
\$209,952 to \$214,368	43.00%	21.50%	24.81%	36.56%
\$214,368 to \$314,928	47.00%	23.50%	30.33%	41.16%
Over \$314,928	48.00%	24.00%	31.71%	42.31%



CPP BENEFITS

Benefit	Monthly Benefit	
	Average (Oct 2019)	Maximum (2020)
Retirement (at age 65)	\$672.87	\$1,175.83
Disability	\$1,001.37	\$1,387.66
Survivor under 65	\$443.37	\$638.28
Survivor 65+	\$304.43	\$705.50
Child	\$250.27	\$255.03
Death (Lump Sum)	\$2,488.97	\$2,500



OAS

Max Pension (Jan 2020)	Min Income Recovery Threshold	Max Income Recovery Threshold
\$613.53/month	\$77,580	\$126,058

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